

Information to identify the case:

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|--------------------------------|---|--------------------------------|---|
| Debtor 1 | Mitchell R. Steele Jr. | Social Security number or ITIN | xxx-xx-2455 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Shannon L. Steele | Social Security number or ITIN | xxx-xx-8876 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter 13 8/21/19 |
| Case number: | 19-23303-CMB | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|---|
| 1. Debtor's full name | Mitchell R. Steele Jr. | Shannon L. Steele |
| 2. All other names used in the last 8 years | | fka Shannon L. McAlister |
| 3. Address | 723 Lowry Avenue Jeannette, PA 15644 | 723 Lowry Avenue Jeannette, PA 15644 |
| 4. Debtor's attorney Name and address | Maureen Kroll 8981 Norwin Avenue Suite 203 North Huntingdon, PA 15642 | Contact phone 724-863-6770 Email: maureen@mkroll.comcastbiz.net |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/26/19 |

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 11/22/19

Filing deadline: 2/18/20

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **9/23/19 at 01:00 PM** , Location: **3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mitchell R. Steele, Jr.
 Shannon L. Steele
 Debtors

Case No. 19-23303-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309I

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

| | |
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| db/jdb | +Mitchell R. Steele, Jr., Shannon L. Steele, 723 Lowry Avenue, Jeannette, PA 15644-2660 |
| tr | +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702 |
| 15108770 | +Clerk of Courts, 2 N. Main Street, Suite 101, Greensburg, PA 15601-2405 |
| 15108772 | +Credit Union Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273 |
| 15108773 | +Crosina George, 188 Burrell Hill Road, Penn, PA 15675-1100 |
| 15108776 | +Elliott Federal Credit Union, 920 N. Fourth Street, Jeannette, PA 15644-1499 |
| 15108778 | +First National Bank of Pennsylvania, c/o Bernard C. John, Esquire, AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129 |
| 15108780 | +LVNV Funding LLC, c/o Ian Z. Winograd, Esquire, Pressler, Felt & Warshaw, LLP, 400 Horsham Road, Suite 110, Horsham, PA 19044-2146 |
| 15108781 | +MBM Collections, LLC, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441 |
| 15108784 | +PHEAA, 1200 N. 7th Street, 4th Floor, Harrisburg, PA 17102-1444 |
| 15108785 | +PNC Bank, National Association, c/o Michael T. McKeever, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 15108786 | +Receivables Mgmt. Svcs. LLC, 240 Emery Street, Bethlehem, PA 18015-1980 |
| 15108788 | +Westmoreland Christian Academy, 538 Rugh Street, Greensburg, PA 15601-5616 |
| 15108789 | +Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341 |

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| at | Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. |
| at | E-mail/Text: maureen@mkroll.comcastbiz.net Aug 27 2019 03:01:49 Maureen Kroll, 8981 Norwin Avenue, Suite 203., North Huntingdon, PA 15642 |
| smg | E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:24 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| ust | +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Aug 27 2019 03:02:38 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 |
| cr | +EDI: AISACG.COM Aug 27 2019 06:43:00 Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15108769 | +EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One Bank USA NA, P.O. Box 85015, Richmond, VA 23285 |
| 15108771 | +E-mail/Text: bankruptcy@firstenergycorp.com Aug 27 2019 03:02:43 Collection Service Center, Inc., 839 Fifth Avenue, New Kensington, PA 15068-6303 |
| 15108774 | +EDI: NAVIENTFKASMDOE.COM Aug 27 2019 06:43:00 Department of Education/Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655 |
| 15108775 | +EDI: DCI.COM Aug 27 2019 06:43:00 Diversified Consultants Inc., 10550 Deerwood Park Blvd., Suite 708, Jacksonville, FL 32256-2810 |
| 15108777 | +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Aug 27 2019 03:04:43 Exeter Finance, P.O. Box 166097, Irving, TX 75016-6097 |
| 15108779 | +E-mail/Text: bncnotices@becket-lee.com Aug 27 2019 03:02:00 Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115 |
| 15108782 | +EDI: NAVIENTFKASMSERV.COM Aug 27 2019 06:43:00 Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655 |
| 15108783 | +E-mail/Text: blegal@phfa.org Aug 27 2019 03:02:40 Pennsylvania Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406 |
| 15108787 | +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 27 2019 03:04:17 Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075 |

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: aala
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Aug 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Maureen Kroll on behalf of Joint Debtor Shannon L. Steele maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Maureen Kroll on behalf of Debtor Mitchell R. Steele, Jr. maureen@mkroll.comcastbiz.net,
lisa@mkroll.comcastbiz.net
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4